Student Health Services

Student Health Services (http://wusmhealth.wustl.edu) provides quality medical care, including preventive services, for all students and their covered family members.

**Director:** Karen S. Winters, MD  
**Information/Appointments:** 314-362-3523  
**Billing/Benefits:** 314-362-2346

For a complete description of benefits, please visit the Student Health Services (http://wusmhealth.wustl.edu) website.

Student Health Services provides a complete service for full-time students registered in the School of Medicine. WUSM Student Health Services provides preventative and therapeutic health benefits through a mandatory self-funded program of services available to all full-time medical degree-seeking students and their eligible dependents. The goal of Student Health Services is to deliver efficient, accessible, high-quality essential medical care in order to prevent and treat health problems that may interfere with a student's education and professional goals while attending WUSM. Student Health Services is under the direction of Karen S. Winters, MD. Benefits provided through this service include: ambulatory patient services, emergency services, ambulance services, hospitalization, maternity and newborn care, on- and off-campus mental health, including behavioral health treatment, prescription drugs, allergy services, physical therapy services, dermatology services, rehabilitative and habilitative services and devices, laboratory service, x-rays, preventive and wellness services, and chronic disease management, vision and dental care, and pediatric services. Students also receive disability and life insurance. Most medical care will be provided at no cost, except for applicable deductibles or co-pays.

Student Health Services is a multidisciplinary facility conveniently located on campus and dedicated to providing quality health care to WUSM students and their covered family members. The well-qualified staff consists of physicians, nurses, psychologists, and other medical support personnel. Student Health Services offers easy access to medical and psychiatric care so that physical and emotional problems will not interfere with university life.

The Office of Health Services is open Monday through Friday from 8:00 a.m. to 4:00 p.m. Student Health Services is closed Saturday, Sundays and university holidays. Services are available by appointment at 4525 Scott Ave., Suite 3420. Health Services offers an after-hour phone service monitored by Dr. Winters. Students may call 314-362-3526 after hours for non-urgent care.

There are no lifetime or annual limits on Essential Health Benefits that the Student or Covered Dependent may claim from Student Health Services. However, covered services that are

Non-Essential Health Benefits are subject to a $2,000,000 per person annual benefit limit on all benefits covered by Student Health Services. Once students have reached the annual benefit limit, they will be responsible for 100 percent of all Non-Essential Health Benefits. The responsibility of Student Health Services for hospitalization and emergency care will end 30 days after an individual ceases to be an officially enrolled student.

Health Services pre-screens every incoming student prior to their arrival at the school to ensure all federal requirements have been met regarding communicable diseases. Entering students are required to have a medical examination and tuberculosis testing within one year of matriculation and to provide proof of immunity to measles (rubeola), rubella and mumps, varicella, hepatitis B and tetanus-diphtheria (Tdap; at least one dose required since 2005). Health Services tracks all immunizations during and prior to enrollment. Statements of Health for internships and practicums are provided.

Spouses, Dependents

Students may enroll their eligible dependents in Student Health Services by paying an additional Student Health Services access fee. Students may enroll dependents into this program only at the following times: at the time the student enrolls in WUSM (at student matriculation), or within thirty-one (31) days of a Qualifying Event. If a student elects to enroll his or her eligible dependents at matriculation, coverage for dependents will become effective on the same date the covered student's benefits become effective, provided enrollment for the dependents occurs on or before the deadline. No enrollment for dependents is allowed after the deadline unless a Qualifying Event occurs. Dependent coverage terminates when the student's coverage terminates or when the dependent no longer meets the definition of a Dependent as described above, if earlier.

Dental Care

Benefits provided by Student Health Services for injury to a sound natural tooth only. Coverage for injury to a sound natural tooth is 100 percent of the first $300 of expenses, and 80 percent of the balance, not to exceed $1,000 as a result of any one accident. Student Health Services will provide a list of private dentists upon request.

In addition to the benefit provided by Student Health Services, all eligible full-time students registered in the medical and allied professional schools of the Medical Campus, and their enrolled dependents, will be covered by a prepaid dental plan through Assurant Employee Benefits Heritage. All full-time students are covered automatically, with the coverage premium paid for by WUSM Student Health Services. There are no enrollment forms for the student to complete. However, students will not officially have coverage until a participating dentist is selected. To select a participating dentist, the student may call Assurant Customer Service at 800-443-2995 or visit their
website (https://www.assurantemployeebenefits.com/wps/portal/Home). Students must select a participating general dentist in Assuran's Heritage network before they can use their benefits. This plan is available to a student's family members as well for the yearly premium; consult the Student Health Benefit office for details.

**Counseling Services**

Students at the Medical School may have concerns over poor concentration, ineffective study habits, anxiety over their performance, low self-esteem, relationships, grief or depression. The psychiatry and clinical psychology staff members are available to help students cope with these concerns. Initial evaluations are made at Student Health Services. Subsequent care may be at the Medical Campus or a designated physician's office. Call 314-362-3523 for more information. All records are confidential and may not be reviewed by anyone without the student's written consent.

In addition, Student Health Services provides a Student Assistance Program (SAP) for all enrolled students and their immediate family members. This prepaid benefit is offered as a way to help our students resolve issues that may have an impact upon their personal lives and their school performance.

The SAP provides confidential, professional assistance to full-time enrolled students and their family members to help resolve problems that are affecting their personal life or school performance. The program is managed by ENI, a nationally known professional consulting firm specializing in SAP services.

Students can contact ENI 24 hours a day, seven days a week to arrange a confidential appointment with an SAP specialist. SAP specialists have professional training and expertise in a wide range of issues such as academic problems, eating disorders, credit problems, adjusting to school, marriage and family problems, alcohol and drug abuse, emotional and psychological concerns, financial difficulties, stress and much more.

An SAP can be reached by calling 800-327-2255 and selecting prompt #3.

**Disability Insurance**

All students are covered by group disability insurance. A student who is completely disabled for six consecutive months is eligible to receive $500 per month benefit. Coverage increases to $1,500 per month in the third year. Individual disability policies are issued to fourth-year students, increasing the total monthly benefit to $2,000. Individual policies are portable, guaranteed issue and can be increased after graduation up to a maximum $4,700 per month benefit. Call 314-362-2346 for more information.

**Life Insurance**

All eligible full-time students registered in the Washington University Medical School and allied professional schools are covered automatically, premium paid for by WUSM Student Health Services. An enrollment form listing the student's beneficiaries is required to complete enrollment. In brief, the term life insurance plan and AD&D plan for medical students and affiliated programs provided by Guardian is as follows: term life plan provides $10,000 of term life insurance and the AD&D plan $10,000 of accidental death and dismemberment protection. A detailed description of the plan is available at Student Health Services.

Upon graduation, students can convert the amount of their term life insurance to a participating whole life plan underwritten by Guardian.